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FORM B6A (6/90)

In re: Ryan D Schulkey Jennifer A Schulkey , Case No. BK05-45599

Debtor (If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY ON PROPERTY ON PROPERTY ON PROPERTY		CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Total	> "	0.00 Report also on Summary of Schedules.)	

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FORM B6B (10/89)

In re	Ryan D Schulkey	Jennifer A Schulkey	,	Case No.	BK05-45599
	Debtor				(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash located at Debtors' residence	J	20.00
 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 		Savings account at Centris, account no. 1180234	J	0.00
Security deposits with public utilities, telephone companies, landlords, and others.	Х			
Household goods and furnishings, including audio, video, and computer equipment.		Stove, refrigerator, dishes, pots and pans, dishwasher, microwave, table and chairs, bed, 2 dressers, crib, toddler's bed, couch, chair, lamp, television, radio, VCR, washer, dryer, vacuum cleaner,	J	300.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	х			
6. Wearing apparel.	Х			
7. Furs and jewelry.	х			
Firearms and sports, photographic, and other hobby equipment.	х			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
Annuities. Itemize and name each issuer.	Х			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	Х			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
13. Interests in partnerships or joint ventures. Itemize.	Х			

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FORM B6B (10/89)

In re	Ryan D Schulkey	Jennifer A Schulkey	,	Case No.	BK05-45599
		Debtor			(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
15. Accounts receivable.	х			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
Other liquidated debts owing debtor including tax refunds. Give particulars.	Х			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
21. Patents, copyrights, and other intellectual property. Give particulars.	Х			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1968 Plymouth	J	200.00
		1995 Ford Taurus-needs a lot of repairs	J	200.00
		1998 Plymouth Gran Voyager	J	5,500.00
24. Boats, motors, and accessories.	х			
25. Aircraft and accessories.	Х			
26. Office equipment, furnishings, and supplies.	Х			

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FORM B6B (10/89)

In re	Ryan D Schulkey	Jennifer A Schulkey	,	Case No.	BK05-45599
		Debtor			(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
27. Machinery, fixtures, equipment and supplies used in business.	Х			
28. Inventory.	Х			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	Х			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	Х			
33. Other personal property of any kind not already listed. Itemize.	Х			
	_	2 continuation sheets attached Tota	al >	\$ 6,220.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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FORM B6C (6/90)

In re Ryan D Schulkey Jennifer A Schulkey , Case No. BK05-45599

Debtor. (If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

□ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

☑ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is

exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
1968 Plymouth	R.R.S. § 25-1556(4)	0.00	200.00
1995 Ford Taurus-needs a lot of repairs	R.R.S. § 25-1552	200.00	200.00
1998 Plymouth Gran Voyager	R.R.S. § 25-1556(4)	836.40	5,500.00
Cash located at Debtors' residence	R.R.S. § 25-1552	20.00	20.00
Stove, refrigerator, dishes, pots and pans, dishwasher, microwave, table and chairs, bed, 2 dressers, crib, toddler's bed, couch, chair, lamp, television, radio, VCR, washer, dryer, vacuum cleaner,	R.R.S. § 25-1556(3)	300.00	300.00

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FORM B6D (12/03)

In re:	Ryan D Schulkey	Jennifer A Schulkey	,	Case No.	BK05-45599
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Debtor

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 846544							4,663.60	0.00
Wheels 505 Rodeo Road North Platte, NE 69101			1998 Plymouth Gran Voyager VALUE \$5,500.00					
Whitetail Finance 310 East Fourth Street North Platte, NE 69101		J	06/23/2005 1995 Ford Taurus-needs a lot of repairs 1968 Plymouth- does not run VALUE \$400.00				2,748.90	0.00

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Form B6E (04/04)

In re

Ryan D Schulkey

Jennifer A Schulkey

Case No.

BK05-45599

Debtor

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case
	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
	Contributions to employee benefit plans
	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
	Deposits by individuals
	Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
	Alimony, Maintenance, or Support
	Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Other Priority Debts
	* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Form B6E - Cont. (04/04)

In re

Jennifer A Schulkey Ryan D Schulkey Case No. BK05-45599 Debtor

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.								

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Form B6F (12/03)

In re	Ryan D Schulkey	Jennifer A Schulkey	, C	ase No.	BK05-45599	
		Dobtor			(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

 \Box Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Check this box if debtor has no creditors holding uns	occui	eu no	iphority claims to report on this ochequie 1.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	Various				478.00
Allergy, Asthma & Immunol Suite 210 2808 South 80th Avenue Omaha, NE 68124			Medical services				
ACCOUNT NO. 3M66CT56789		J	Various				1,384.91
Allied Interstate P.O. Box 361373 Col.umbus, OH 43236			Account of MCI				
ACCOUNT NO. 55876644		J	Various				1,197.00
AMO Recoveries Suite 202 4425 West Olive Avenue Glendale, AZ 85302			Account of Alltel				
ACCOUNT NO.		J	Various				753.50
Anesthesia Consultants NE, Inc. P.O. Box 1089 North Platte, NE 69103-1089			Medical services				
ACCOUNT NO.		J	Various				39.54
Apria Health Care 1716 Solutions Center Chicago, IL 60677-1007			Medicfal services				

5 Continuation sheets attached

Subtotal >

\$3,852.95

Total

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Form B6F - Cont. (12/03)

In re	Ryan D Schulkey	Jennifer A Schulkey	Case No.	BK05-45599
		Debtor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	Various				5,115.00
Blair Apartments 7401A North 18th Avenue Blair, NE 68008			Rental				
ACCOUNT NO. 62357971008		J	Various				282.21
Children's P.O. Box 247036 Omaha, NE 68124-7036			Medical services				
ACCOUNT NO.		J	Various				108.86
Credit Bureau Services, Inc. P.O. Box 318 Fremont, NE 68026			Account of Fremont National Bank				
ACCOUNT NO.		J	Various				0.00
Credit Management Services P.O. Box 1512 Grand Island, NE 68802-1512			Various accounts				
ACCOUNT NO.		J	Various				128.00
Credit Protection Agency P.O. Box 802068 Dallas, TX 75380-2068			Account of Charter Communications				

Sheet no.	<u>1</u> of	$\underline{5}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority
Claime		

(Total of this page)

\$5,634.07

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Form B6F - Cont. (12/03)

In re	Ryan D Schulkey	Jennifer A Schulkey	, Case No.	BK05-45599
		Debtor		(If known)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	Various				276.54
Fremont Dept. of Utilities P.O. Box 1468 Fremont, NE 68026-1468			Utilities				
ACCOUNT NO.		J	Various				65.00
Fremont Pediatric & Adolescent Care P.O. Box 447 Fremont, NE 68026-0447	l		Medical services				
ACCOUNT NO. 31733186-01		J	Various				510.00
Gallagher Benefit Administrators P.O. Box 8004 Itasca, IL 60143-8004			Account of GPRMC				
ACCOUNT NO.		J	Various				689.00
General Service Bureau, Inc. 8429 Blondo Street Omaha, NE 68134-6200			Accolunt of Heart Consultants, P.C.				
ACCOUNT NO.		J	Various				11,480.00
GPRMC P.O. Box 1167 North Platte, NE 69103-1167			Medical services				

Sheet no.	<u>2</u> of	$\underline{5}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority
Claime		

(Total of this page)

\$13,020.54

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Form B6F - Cont. (12/03)

In re	Ryan D Schulkey	Jennifer A Schulkey	Case No.	BK05-45599
		Debtor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	Various				916.00
Heart Consultants Suite 6100 6828 North 72nd Street Omaha, NE 68122			Medical services				
ACCOUNT NO. 233-557-9631W		J	Various				106.20
Huntel CableVision 1605 Washington Blair, NE 68008			Cable television				
ACCOUNT NO.		J	Various				42.00
Merchants Credit Adjusters 6818 Grover Str., Ste. 200 Omaha, NE 68106-3632			Account of Midwest Medical				
ACCOUNT NO. 11104		J	Various				1,593.55
Midlands Family Medicine 611 West Francis, Ste. 100 North Platte, NE 69101			Medical services				
ACCOUNT NO.		J	Various				233.00
Mid-Plains Community College 601 West State Farm Road North Platte, NE 69101			Expenses				

Sheet no.	<u>3</u> of	$\underline{5}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority
Claime		

(Total of this page)

\$2,890.75

(Use only on last page of the completed Schedule F.)

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Form B6F - Cont. (12/03)

In re	Ryan D Schulkey	Jennifer A Schulkey	Case No.	BK05-45599
		Debtor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 061-00023942-08		J	Various				39.73
Municipal Light & Water P.O. Box 490 North Platte, NE 69103-0490			Utilities				
ACCOUNT NO.		J	Various				0.00
Music P.O. Box 1958 Indianapolis, IN 46291-0010							
ACCOUNT NO. C1/29675		J	Various				127.56
Nationwide Collections, Inc. 805 Virginia Avenue, Suite 1 Fort Pierce, FL 34982-5881		Account of ATC100					
ACCOUNT NO. N1603128011766, TYPE		J	Various				24.26
North Shore Agency P.O. Box 8901 Westbury, NY 11590-8901		Account of Grolier Books					
ACCOUNT NO. 8691605580		J	Various				201.35
OPPD P.O. Box 3995 Omaha, NE 68103		Medical services					

Sheet no. $\underline{4}$ of $\underline{5}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	Subtotal (Total of this page)	>	\$392.90
Gains	Total	>	
(Use only on last page of the	completed Schedule F.)		

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Form B6F - Cont. (12/03)

In re	Ryan D Schulkey	Jennifer A Schulkey	Case No.	BK05-45599
		Debtor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	Various				83.02
Pathology Services, P.C. P.O. Box 1289 North Platte, NE 69103-1289			Medical services				
ACCOUNT NO.		J	Various				25.00
Physicians Laboratory, P.C. P.O. Box 27999 Omaha, NE 68127-0999			Medical services				
ACCOUNT NO.		J	Various				24.00
Progressive P.O. Box 6949 Cleveland, OH 44101			Medical services				
ACCOUNT NO. 710349499		J	Various				144.30
RMCB Collection Agency Building 3 2269 South Saw Mill River Road Elmsford, NY 10523			Account of Grolier Telemarketing				
ACCOUNT NO.		J	Various				821.68
Snell Services, Inc. P.O. Box 629 North Platte, NE 69103-0629			Repairs				

Sheet no. $\underline{5}$ of $\underline{5}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

\$26,889.21

\$1,098.00

(Use only on last page of the completed Schedule F.)

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Form B6G (10/89)

In re: Ryan D Schulkey Jennifer A Schulkey Case No. BK05-45599

Debtor (If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

oxdot Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

В6Н	Case 05-45599-TJM	Doc 7 Filed 11/15/0 Document	05 Entered 11/15/05 19 Page 16 of 29	9:05:56 Desc Main
(6/90)	Ryan D Schulkey Debtor	Jennifer <i>E</i>	<u>Schulkey</u> . Case No	b. BK05-45599 (If known)
		SCHEDULE H	- CODEBTORS	
	☑ Check this box if debtor has no continuous.	odebtors.		
	NAME AND ADDRESS C	OF CODEBTOR	NAME AND ADDE	RESS OF CREDITOR

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Form B6I (12/03)

In re Ryan D Schulkey

Jennifer A Schulkey

, Case No.

BK05-45599

Debtor

(If known

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: Married	i	DEPENDENTS C	F DEBTOR AND	SPOUSE		
		RELATIONSHIP			AGE	Ē
		Daughter				4
		Son				1
Employment:		DEBTOR		SPOUSE		
Occupation	Laboi	rer	CNA			
Name of Employer	Bill S	ummers Ford	Linden C	ourt		
How long employed	2 moi	nths	3 weeks			
Address of Employer		uS Highway 83 Platte, NE 69101	4000 Wes North Pla	t Philip tte, NE 69101		
Income: (Estimate of a	verage mon	thly income)		DEBTOR		SPOUSE
Current monthly gross		ary, and commissions	_	4 000 00	_	000 00
(pro rate if not paid mor	nthly.)		\$	1,060.00		888.00
Estimated monthly ove	ertime		\$	0.00	\$	0.00
SUBTOTAL			\$	1,060.00	\$	888.00
LESS PAYROLL	DEDUCTIO	DNS				
 a. Payroll taxes ar 	nd social se	curity	\$	209.70	- 1	61.89
b. Insurance			Б	0.00		0.00
c. Union dues			\$	0.00	\$	0.00
d. Other (Specify)			\$	0.00	\$	0.00
SUBTOTAL OF PAY	ROLL DED	UCTIONS	\$	209.70	\$	61.89
TOTAL NET MONTHL	Y TAKE H	OME PAY	\$	850.30	\$	826.11
Regular income from o	peration of	business or profession or farm				
(attach detailed statement	ent)		\$	0.00		0.00
Income from real prope	erty		\$	0.00	\$	0.00
Interest and dividends			\$	0.00	\$	0.00
debtor's use or that of	dependents		\$	0.00	\$	0.00
Social security or other (Specify)	r governmer	nt assistance	\$	0.00	\$	0.00
Pension or retirement i	ncome			0.00	\$	0.00
Other monthly income	noomo			0.00		0.00
(Specify)			\$	0.00	\$	0.00
TOTAL MONTHLY IN	COME		\$	850.30	\$	826.11
TOTAL COMBINED M	ONTHI Y IN	ICOME \$ 1,676.41	(Renort also	on Summary of S	chedi	ules)
		e of more than 10% in any of the above categorie		-		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NONE

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Form B6J (6/90)

In re Ryan D Schulkey	Jennifer A Schulkey	_ ,	Case No.	BK05-45599
Debtor			_	(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete schedule of expenditures labeled "Spouse".	a separate	
Rent or home mortgage payment (include lot rented for mobile home)	\$	342.00
Are real estate taxes included? Is property insurance included? Yes No ✓ No ✓		
Utilities Electricity and heating fuel	\$	240.00
Water and sewer	\$	175.00
Telephone	\$	63.00
Other	\$	0.00
Home maintenance (repairs and upkeep)	\$	150.00
Food	\$	350.00
Clothing	\$	150.00
Laundry and dry cleaning	\$	30.00
Medical and dental expenses	\$	100.00
Transportation (not including car payments)	\$	200.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	188.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)	Ψ	0.00
Auto	\$	447.00
Other		0.00
Alimony, maintenance or support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other	\$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	2,435.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]		
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly,	annually or at	
some other regular interval.	armaany, or at	
A. Total projected monthly income	\$	
B. Total projected monthly expenses	\$	
C. Excess income (A minus B)	\$	
D. Total amount to be paid into plan each	\$	
(interval)		

Form B6 (6/90)

United States Bankruptcy Court District of Nebraska

In re Ryan D Schulkey Jennifer A Schulkey Case No. BK05-45599

Chapter 7

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 6,220.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 7,412.50	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	6		\$ 26.889.21	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,676.41
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,435.00
Total Number o in ALL	f sheets . Schedules	18			
		Total Assets	\$ 6,220.00		
			Total Liabilities	\$ 34,301.71	

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Official Form 6 - Cont . (12/03)

In re: Ryan D Schulkey	Jennifer A Schulkey	Case No.	BK05-45599	
Debtor	•		(If known)	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

. , , , ,	e read the foregoing summary and schedules, consisting of Total shown on summary page plus 1.) The true and correct to the best of my knowledge, information, and belief.
Date: 1<u>1/15/2005</u>	Signature: <u>s/ Ryan D Schulkey</u> Ryan D Schulkey
Date: 1<u>1/15/2005</u>	Signature: s/ Jennifer A Schulkey Jennifer A Schulkey
	[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Form 7 (12/03)

UNITED STATES BANKRUPTCY COURT District of Nebraska

In re: Ryan D Schulkey Jennifer A Schulkey Case No. BK05-45599

2631 1844 Chapter

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

14,000.00 Pizza Hut, North Platte Feeders, Lincoln 2003

County Fiargrounds-(H) Village Inn and Arbys-(W)

16,140.00 Midlands Carrier, North Platte 2004

Telegraph, Prem Door-(H)

Arbys-(W)

12,646.28 2005 year to date

Premier Estates and Linden Court

2. Income other than from employment or operation of business

None

V

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF AMOUNT AMOUNT
PAYMENTS PAID STILL OWING

NAME AND ADDRESS OF CREDITOR

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b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☑

> NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

Credit Management Services, Inc., v. Schulkey Cl04-183 **Collection Action**

Lincoln County Court North Platte, NE 69101

Garhisment

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☑

NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

 $\overline{\mathbf{A}}$

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None ☑

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF

NAME AND ADDRESS

DATE OF

ASSIGNMENT

OF ASSIGNE

ASSIGNMENT

OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☑

NAME AND ADDRESS

OF COURT DATE OF AND VALUE OF CASE TITLE & NUMBER ORDER PROPERTY

DESCRIPTION

7. Gifts

OF CUSTODIAN

NAME AND ADDRESS

None ☑

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION
OF PERSON TO DEBTOR. DATE AND VALUE OF

IF ANY OF GIFT GIFT

8. Losses

OR ORGANIZATION

None ☑

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF PROPERTY BY INSURANCE, GIVE PARTICULARS LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

OF PAYEE

DATE OF PAYMENT,

NAME OF PAYOR IF

AMOUNT OF MONEY OR

DESCRIPTION AND VALUE

OTHER THAN DEBTOR OF PROPERTY

10/17/05, Jane Canell \$300.00

George G. Vinton 109 East Second Street, Ste. 8 P.O. Box 1577 North Platte, NE 69103-1577

10. Other transfers

None ☑

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a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

11. Closed financial accounts

None ☑

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

 $\overline{\mathbf{V}}$

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF BANK OR
OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

IF ANY

CONTENTS

13. Setoffs

None ☑

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person

None ☑

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

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None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

2100 West Ninth Street Ryan and Jennifer Schulkey 6/2003 to 2/2004 North Platte, NE 69101

211 North Lincoln Ryan and Jennifer Schulkey 2/2004 to 2/2005

North Platte, NE 69101

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None ☑

SITE NAME AND ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☑

> SITE NAME AND ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL

OTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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None ☑

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None ☑

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

	NAME	I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	DATES
.lana	b. U.S.C.	Identify any business listed in re § 101.	sponse to subdivision a	a., above, that is "single asset real est	ate" as defined in 11
None ☑	NAME			ADDRESS	

* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	11/15/2005	Signature	s/ Ryan D Schulkey
		of Debtor	Ryan D Schulkey
Date	11/15/2005	Signature of Joint	s/ Jennifer A Schulkey
		Debtor	Jennifer A Schulkey

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Official Form 8 (12/03)

UNITED STATES BANKRUPTCY COURT District of Nebraska

In re:	Ryan D Schulkey	Jennifer A Schulkey	Case No.	BK05-45599
	2631	1844	Chapter	7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- 1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
- 2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
 - a. Property To Be Surrendered.

Description of Property Creditor's Name

None

b. Property To Be Retained.

[Check any applicable statement.]

Desc of Prop	erty	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Other	
	1998 Plymouth Gran Voyager	Wheels			Х		
	1995 Ford Taurus-needs a lot of repairs 1968 Plymouth- does not run	Whitetail Finance			х		
Date:	Date: 11/15/2005			s/ Rvan D Schulkev			

 Date:
 11/15/2005
 s/ Ryan D Schulkey

 Signature of Debtor

 Date:
 11/15/2005
 s/ Jennifer A Schulkey

Signature of Joint Debtor

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UNITED STATES BANKRUPTCY COURT District of Nebraska

In re: Ryan D Schulkey Jennifer A Schulkey Case No. BK05-45599
Chapter 7

Debtors

De	DIOIS		CLOSURE O		PENSATION O DEBTOR	OF ATTORNEY	
	and the	nant to 11 U.S.C. § 329(a) a nat compensation paid to me to me, for services rendered ection with the bankruptcy ca	e within one year before or to be rendered on b	e the filing of th	ne petition in bankruptcy,	=	
	F	or legal services, I have agr	eed to accept			\$	716.00
	Р	rior to the filing of this stater	ment I have received			\$	91.00
	В	alance Due				\$	625.00
2.	The s	ource of compensation paid	to me was:				
		✓ Debtor		Other (specif	y)		
3.	The s	ource of compensation to be	e paid to me is:				
		✓ Debtor		Other (specif	y)		
4.	Ø	I have not agreed to share of my law firm.	the above-disclosed of	compensation v	with any other person unl	ess they are members and asso	ociates
		=				are not members or associates aring in the compensation, is	of
In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:							
	a)	Analysis of the debtor's fin a petition in bankruptcy;	ancial situation, and re	endering advice	e to the debtor in determin	ning whether to file	
b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;							
					ny adjourned hearings thereof;		
d) Representation of the debtor in adversary proceedings and other contested bankruptcy matters;						matters;	
	e)	[Other provisions as neede	ed]				
6.	Вуа	greement with the debtor(s)	the above disclosed fe	e does not inc	lude the following service	s:	
		None					
				CERT	IFICATION		
re		tify that the foregoing is a coentation of the debtor(s) in the	•		or arrangement for paym	ent to me for	
D	ated:	11/15/2005					
				/s/ G	eorge G. Vinton		
				Geor	ge G. Vinton, Bar No	. 17503	

George G. Vinton Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family - owned farm.

I, the debtor, affirm that I have read this notice.

11/15/2005	s/ Ryan D Schulkey	BK05-45599
Date	Signature of Debtor	Case Number
11/15/2005	s/ Jennifer A Schulkey	
Date	Signature of Joint Debtor	